

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SAMANTHA M. RAY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-23977

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 27, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/10/2018 and confirmed on 2/28/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		88,500.35
Less Refunds to Debtor	666.50	
TOTAL AMOUNT OF PLAN FUND		87,833.85

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	10,025.02	
Trustee Fee	4,082.71	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,107.73

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	HUNTINGTON NATIONAL BANK(*) Acct: 6228	0.00	53,558.80	0.00	53,558.80
	HUNTINGTON NATIONAL BANK(*) Acct: 6228	79.59	79.59	0.00	79.59
	BOROUGH OF HEIDELBERG (SWG) Acct: F242	53.17	53.17	16.78	69.95
					53,708.34

Priority					
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	SAMANTHA M. RAY Acct:	0.00	0.00	0.00	0.00
	SAMANTHA M. RAY Acct:	666.50	666.50	0.00	0.00
	THE DEBT DOCTORS LLC Acct:	2,310.00	2,310.00	0.00	0.00
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXX3-19	1,683.10	1,683.10	0.00	0.00
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXX7-20	1,680.50	1,680.50	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXX6-19	2,313.10	2,313.10	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXX0-20	845.30	845.30	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXX8-22	1,193.02	1,193.02	0.00	0.00
	TOYOTA LEASE TRUST Acct: D607	4,980.08	4,980.08	0.00	4,980.08
					4,980.08

18-23977

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	DUQUESNE LIGHT COMPANY(*) Acct: 3266	271.07	150.47	0.00	150.47
	AMERICAN EXPRESS NATIONAL BANK Acct: 1000	2,267.57	1,258.71	0.00	1,258.71
	BANK OF AMERICA NA** Acct: 5145	4,446.63	2,468.28	0.00	2,468.28
	LVNV FUNDING LLC Acct: 6016	772.78	428.96	0.00	428.96
	LVNV FUNDING LLC Acct: 0395	820.76	455.60	0.00	455.60
	LVNV FUNDING LLC Acct: 8874	944.67	524.38	0.00	524.38
	DISCOVER BANK(*) Acct: 1247	1,055.82	586.08	0.00	586.08
	DOLLAR BANK FSB(*) Acct: 0103	0.00	0.00	0.00	0.00
	JASON RAY Acct:	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 0979	3,586.84	1,991.02	0.00	1,991.02
	LVNV FUNDING LLC Acct: 1863	5,688.46	3,157.61	0.00	3,157.61
	DEPARTMENT STORES NATIONAL BANK Acct: 3852	437.10	242.63	0.00	242.63
	P AND B CAPITAL GROUP LLC Acct: 2413	0.00	0.00	0.00	0.00
	PATENAUME AND FELIX APC Acct:	0.00	0.00	0.00	0.00
	PATENAUME AND FELIX APC Acct: 6138	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 6997	4,473.40	2,483.14	0.00	2,483.14
	SYNCHRONY BANK Acct: 8192	0.00	0.00	0.00	0.00
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	114.58	63.60	0.00	63.60
	LVNV FUNDING LLC Acct: 7380	2,008.98	1,115.16	0.00	1,115.16
	TOYOTA LEASE TRUST Acct: 3607	201.87	112.06	0.00	112.06
	SYNCHRONY BANK Acct: 6342	0.00	0.00	0.00	0.00
	CHRISTOPHER P KENNEDY ESQ Acct:	0.00	0.00	0.00	0.00
					15,037.70
TOTAL PAID TO CREDITORS					73,726.12

18-23977

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	4,980.08
SECURED	132.76
UNSECURED	27,090.53

Date: 11/27/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

IN RE:
SAMANTHA M. RAY
Debtor(s)
Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-23977

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:

Samantha M. Ray

Debtor

Case No. 18-23977-CMB

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:**

Recip ID	Recipient Name and Address
db	+ Samantha M. Ray, 555 Garfield Street, Carnegie, PA 15106-3912
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Borough of Heidelberg, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14972951	+ Borough of Heidelberg, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14945261	+ Dollar Bank, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
14945264	+ Jason A. Ray, 1412 Romano Drive, Bridgeville, PA 15017-2656

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14928572	Email/PDF: bncnotices@becket-lee.com	Nov 29 2023 00:48:45	American Express, PO Box 981537, El Paso, TX 79998-1537
14949788	Email/PDF: bncnotices@becket-lee.com	Nov 29 2023 00:59:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14945257	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 29 2023 00:34:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
14949511	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 29 2023 00:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14945258	Email/Text: cms-bk@cms-collect.com	Nov 29 2023 00:36:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14945259	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:48:29	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
14945260	Email/Text: mrdiscen@discover.com	Nov 29 2023 00:35:00	Discover, PO Box 3008, New Albany, OH 43054-3008
14945262	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 01:36:26	DSNB/ Macys, PO Box 8218, Mason, OH 45040
14966628	Email/Text: bnc-quantum@quantum3group.com	Nov 29 2023 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14933226	Email/Text: mrdiscen@discover.com	Nov 29 2023 00:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14963313	+ Email/Text: kburkley@bernsteinlaw.com	Nov 29 2023 00:38:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14945263	+ Email/Text: bankruptcy@huntington.com	Nov 29 2023 00:37:00	Huntington Mortgage Co., 7575 Huntington Park Drive, Columbus, OH 43235-2600
14945265	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 01:46:37	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14966768	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 00:48:24	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 35

14945266	+ Email/Text: ngisupport@radiusgs.com	Nov 29 2023 00:36:00	PO Box 10587, Greenville, SC 29603-0587
14945267	Email/Text: ksoto@pandbcapitalgroup.com	Nov 29 2023 00:35:00	Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
14945269	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2023 00:35:00	P&B Capital Group, LLC, 455 Center Road, Buffalo, NY 14224
14967159	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2023 00:35:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14929089	+ Email/PDF: rmscidi@recoverycorp.com	Nov 29 2023 01:46:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945268	+ Email/Text: paparalegals@pandf.us	Nov 29 2023 00:38:00	Patenaude & Felix, 501 Corporate Drive, Southpointe, Suite 205, Canonsburg, PA 15317-8584
14945271	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 01:36:25	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14945270	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:49	SYNCB, PO Box 965015, Orlando, FL 32896-5015
14945272	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 01:13:48	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14932648	+ Email/Text: bankruptcy@huntington.com	Nov 29 2023 00:37:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14965851	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 29 2023 00:36:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15219772	Email/PDF: bncnotices@becket-lee.com	Nov 29 2023 00:48:45	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14945273	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 29 2023 00:36:00	Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004
14945274	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 29 2023 00:34:00	Verizon, POB 650584, Dallas, TX 75265-0584
14961609	Email/PDF: ebn_ais@aisinfo.com	Nov 29 2023 00:48:49	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Huntington National Bank
cr		Toyota Lease Trust
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945256	*	American Express, PO Box 981537, El Paso, TX 79998-1537

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmillawgroup.com
Christopher Kennedy	on behalf of Creditor The Huntington National Bank bankruptcy@carlisle-law.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Heidelberg jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@berNSTEINlaw.com btemple@berNSTEINlaw.com; jdryer@berNSTEINlaw.com; kebeck@ecf.courtdrive.com
Matthew M. Herron	on behalf of Debtor Samantha M. Ray mmh@thedebtdoctors.com hgs@thedebtdoctors.com; alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com; alb@thedebtdoctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 8